

# **GRADUATE BULLETIN**

## **2000-2001**



**LaGrange College**  
**LaGrange, Georgia**



## Table of Contents

General Information .....	1
Mission .....	1
Accreditation .....	1
Financial Information .....	2
Payment of Charges .....	2
Expenses 2000 – 2001 .....	2
Refund Policy .....	3
Credit Balances .....	3
Refund Policies for Students Receiving Financial Aid .....	4
Federal Tax Credits .....	4
Financial Aid Information .....	5
Introduction .....	5
Financial Aid Application Procedures .....	5
Financial Aid Eligibility Requirements .....	5
Verification .....	6
Sources of Financial Aid .....	6
Federal Financial Aid Programs .....	6
Loan Repayment .....	7
Georgia Student Assistance Programs .....	8
Disbursement of Financial Aid .....	8
Disbursement of Excess Financial Aid .....	8
Academic Policies .....	9
Class Attendance Regulations .....	9
Probation and Dismissal .....	9
A. Probation .....	9
B. Dismissal .....	9
Academic Calendars .....	9
Honor Code .....	9
Academic Appeals .....	10
A. Grade Appeals .....	11
B. Other Academic Appeals .....	11
Degree Requirements and Courses: Graduate Education Programs .....	11
Introduction .....	11
Application for Admission to Programs .....	11
Admission Requirements: Master of Arts in Teaching .....	11
Admission Requirements: Master of Education in Curriculum and Instruction .....	12
Conditional Admission .....	12
Teacher Certification .....	13
Grades .....	13
Time Limitations .....	13
Transfer Credit .....	13
Candidacy .....	13

Graduation Requirements .....	13
Master of Arts in Teaching .....	13
Master of Education in Curriculum and Instruction .....	14
Extension and Correspondence .....	14
Course Load .....	14
Financial Assistance .....	14
Applying for Graduation .....	14
Guidance and Counseling .....	14
Courses .....	15
Master of Arts in Teaching .....	15
Master of Education in Curriculum and Instruction .....	15
Course Descriptions .....	15
Degree Requirements and Courses: Master of Business Administration .....	18
Statement of Purpose .....	18
Admission .....	18
Unconditional Acceptance .....	18
Other M.B.A. ( <i>Temporary</i> ) Admission Classifications .....	18
Academic Load .....	19
Transfer Credit .....	19
Time Limitations .....	19
Candidacy .....	19
Extension and Correspondence .....	19
M.B.A. Course Requirements .....	19
Additional Requirements .....	20
Completion of Requirements .....	20
Applying for Graduation .....	20
M.B.A. Course Descriptions .....	21
Graduate Faculty .....	24
Business Division .....	24
Education Division .....	25
Faculty from Other Departments .....	25
Appendix: Loan Repayment Table .....	28

## General Information

The *LaGrange College Graduate Bulletin* is subordinate to the *LaGrange College Bulletin*. All policies not specifically addressed in this *Graduate Bulletin* are detailed in the *LaGrange College Bulletin*. This *Graduate Bulletin* details policies, procedures, degrees, and courses that are unique to the graduate program. Inquiries regarding policies not covered should be addressed to the Vice President for Academic Affairs and Dean.

The College reserves the right to make modifications in the degree requirements, courses, schedules, calendar, regulations, fees, and other changes deemed necessary or conducive to the efficient operation of the College. Such changes become effective as announced by the proper College authorities.

## Mission

*LaGrange College is called through The United Methodist Church to challenge the minds and inspire the souls of students by improving their creative, critical and communicative abilities in a caring and ethical community.*

LaGrange College, established in 1831, is owned by the North Georgia Conference of the United Methodist Church. LaGrange College is proud of this relationship and believes that its mission is an extension of the work of The United Methodist Church. LaGrange College is committed to the free, uninhibited pursuit of truth. Academic freedom and free expression of faculty and students are integral to the LaGrange College ethos. LaGrange College is committed to challenging the minds and inspiring the souls of students by improving their creative, critical and communicative abilities. Faculty recognize the part they play in a student's development by serving as mentors and role models. The total LaGrange College program -- curricular and co-curricular -- is designed to challenge and support students as they deal with fundamental issues of self, world, and God.

The principal curricular methods by which the College assists students in the improving of their creative, critical, and communicative abilities is an interdisciplinary, technologically sophisticated liberal arts program (A.A., B.A., B.S., B.M.), professional programs in business (B.S., B.A., M.B.A.) nursing (B.S.N.) and education (B.A., M.Ed., M.A.T.), and continuing education. The principal co-curricular means is through a comprehensive program of student life and athletics.

LaGrange College strives to be a caring and ethical community. The hallmark of the LaGrange College community is the quest for civility, diversity, service, and excellence.

*Adopted by Faculty, Administration, and Board of Trustees, 1997.*

## Accreditation

LaGrange College is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools (1866 Southern Lane, Decatur, Georgia 30033-4097; Telephone number 404-679-4501) to award the degrees of



Associate of Arts, Bachelor of Arts, Bachelor of Music, Bachelor of Science, Bachelor of Science in Nursing, Master of Education, Master of Arts in Teaching, and Master of Business Administration.

LaGrange College is also approved by the United Methodist University Senate. It has membership in the National Association of Independent Colleges, and the Association of Private Colleges and Universities in Georgia. The Georgia Professional Standards Commission, which confers professional certificates upon college graduates meeting requirements in early childhood, middle grades, or secondary education, has approved LaGrange College's program of teacher education.

The Bachelor of Science in Nursing program is accredited by the National League for Nursing.

The undergraduate and graduate programs in business administration are accredited by the Association of Collegiate Business Schools and Programs.

## **Financial Information**

### **Payment of Charges**

All charges for the term are due and payable at registration, and each student is expected to make satisfactory arrangements at that time. Realizing that some families prefer to pay charges on a monthly basis, the College has made arrangements with Academic Management Services to offer persons this type of service. The plan is an agreement between the student and the company, and there is no involvement by LaGrange College in the agreement. For additional information, contact the Business Office staff.

LaGrange College also offers a deferred payment option that allows the student to make monthly payments to cover educational costs. A service charge will be assessed to students who choose the Deferred-Payment Plan.

Students who enter into employer-reimbursement plans for their educational costs must provide the College with a copy of that agreement at the time of registration. No payment will be due at registration in instances where the employer covers 100 percent of the costs of tuition and books. If the employer reimburses at a lesser rate, a down payment of the residual amount will be required. Payment for all charges on a student's account becomes due and payable when grade reports are distributed.

### **Expenses 2000 – 2001**

1.	Admission	
	Application for admission (not refundable)	20.00
2.	Tuition charges for 2000 - 2001	
	A. Graduate business courses	
	per quarter hour	245.00
	B. Graduate education courses	
	per semester hour	475.00

### C. Audit

Business courses (quarter hour)	245.00
Education courses (per semester hour)	475.00
All requests for audit courses must be approved by the instructor and the Vice President for Academic Affairs.	

3. Fees - Miscellaneous
- |  |        |
|--|--------|
| Late registration                              | 20.00  |
| Personal checks failing to clear bank          | 15.00  |
| Student Identification Card<br>Replacement fee | 5.00   |
| Documents fee (International<br>Students)      | 150.00 |
| Parking permit (per year)                      | 15.00  |
| Testing fee (all new students)                 | 60.00  |
4. Graduate students desiring to reside on campus should refer to the Bulletin for room and board charges and policies.

### Refund Policy

No refund of charges of any nature will be made to any student who is suspended or dismissed for disciplinary reasons.

No refunds will be made for individual courses dropped after dates established by the school calendar.

In the event of complete withdrawal from College after registration, refund of tuition will be made on the following basis:

100% refund of tuition charges and fee charges if the student withdraws before the end of the drop/add period; or

90% refund of tuition charges if the student withdraws within 10% (in time) of the enrollment period following the end of the drop/add period; or

50% refund of tuition charges if the student withdraws between 10% and 25% (in time) of the enrollment period following the end of the drop/add period; or

25% refund of tuition charges if the student withdraws between 25% and 40% (in time) of the enrollment period following the end of the drop/add period.

The enrollment period is counted as the length of time from the first day of classes to the last day of classes.

### Credit Balances

Students who have a credit balance on their student accounts receivable may obtain a credit balance refund within fourteen (14) days of whichever is the latest of:

the date the balance occurs;

the first day of classes of a payment period or enrollment period, as applicable; or  
the date the student rescinds authorization given the school to hold the funds.

## **Refund Policies for Students Receiving Financial Aid**

LaGrange College does not advance any funds to students prior to the date of final registration. A student who plans to withdraw from the College must make an official notification of his/her plan. At LaGrange College, the Registrar's Office has been identified as the official office of notification.

The College is required to calculate the amount of Title IV aid the student has "earned" in the term. This is accomplished by dividing the number of days a student completes in a credit-hour term by the total number of days within the term. If the resulting percentage is less than 60 percent, only that portion of the aid is the student eligible to receive with the residual being returned to the Title IV program. If the student has completed 60 percent of the term, the refunded amount automatically becomes a 100 percent refund. For example, in the Fall Semester 2000, a student must complete through November 1<sup>st</sup> in order to earn 100 percent of the aid awarded.

In certain cases, these refund requirements may leave an indebtedness on the student's account. It is therefore imperative that the student fully discuss the ramifications of withdrawing with the Financial Aid Office prior to making a final decision.

A student will not receive a refund until all financial aid programs have been reimbursed. Refunds will be returned in the order indicated in the "Allocation Policy" below:

- 1<sup>st</sup> to Unsubsidized Federal Stafford Loan Program
- 2<sup>nd</sup> to Subsidized Federal Stafford Loan Program
- 3<sup>rd</sup> to Federal Perkins Loan Program
- 4<sup>th</sup> to Federal PLUS Program
- 5<sup>th</sup> to Federal Pell Grant Program
- 6<sup>th</sup> to Federal SEOG Program
- 7<sup>th</sup> to other Title IV Programs
- 8<sup>th</sup> to other federal, state, private, or institutional assistance programs
- 9<sup>th</sup> to the student

## **Federal Tax Credits**

The Tax Reform Act of 1997 provided two tax credits for higher education. The "Hope Credit" provides a \$1,500 tax credit for the first two years of post-secondary education in a program that leads to a degree, certificate, or other recognized educational credential. The student must be enrolled at least halftime. Qualified expenses are for tuition and fees and do not include room, board, books, insurance, and other similar expenses.

The second tax credit is the "Lifetime Learning Credit" which provides a \$1,000 per year tax credit (per family). For additional information about these



two credits, please consult the Business Office or your tax preparer.

These tax credits are phased out as your modified adjusted gross income exceeds certain limits. Please check with your tax advisor regarding these limits.

## **Financial Aid Information**

### **Introduction**

Students in need of financial assistance must complete a federal need analysis form, the Free Application for Federal Student Aid form (FAFSA). The FAFSA collects the student's and/or his or her spouse's income, assets, and untaxed income, family size, and the number in college. This information is used in a federal need analysis calculation to determine what the family should be able to contribute towards educational expenses. This amount is called the Expected Family Contribution (EFC).

Cost of Attendance is an estimate of the annual cost for a student to attend LaGrange College. The Cost of Attendance includes tuition and fees, room, board, books and supplies, and living expenses. Other components of the Cost of Attendance, which is applied on an individual basis, are childcare expenses, loan fees, study abroad, and computer cost. These items may require documentation from the student. Below is the Cost of Attendance Budget for students in the graduate division for the 2000-2001 academic year.

Graduate Program	\$16,825
------------------	----------

The Expected Family Contribution (EFC) is deducted from the Cost of Attendance at LaGrange College to determine whether a need for financial assistance exists. If the family's EFC is less than the Cost of Attendance, a financial need is established. Financial aid resources for graduate school students are limited, primarily, to Federal Stafford Loans. Students seeking financial assistance must following the procedures outlined below.

### **Financial Aid Application Procedures**

Applicants for financial aid must:

1. Apply and be accepted as a degree-seeking student in an eligible program at LaGrange College.
2. Complete and submit a Free Application for Federal Student Aid (FAFSA) or a Renewal FAFSA annually.
3. Complete and submit a LaGrange College Financial Aid Application.

### **Financial Aid Eligibility Requirements**

In general, to be eligible for financial assistance, you must:

1. Be a U.S. Citizen or permanent resident alien of the United States.

2. Be accepted for admission or currently enrolled in an approved degree-seeking or teacher certification program.
3. Be making satisfactory academic progress towards the completion of your degree program.
4. Not be in default on any federal educational loan, or have made satisfactory arrangements to repay the loan.
5. Not owe a refund on a federal or state grant.
6. Not have borrowed in excess of federal loan limits.
7. Be registered with Selective Service, if required.

## Verification

Students completing the Free Application for Federal Student Aid (FAFSA) may be required to submit additional documents to complete the verification process. During the verification process, the accuracy of information provided on the FAFSA by the student and parents is reviewed. Verification is a federal requirement of students applying for financial assistance. The selection of applications for review is done at random. Typically thirty percent (30%) of financial aid applications are selected for verification. The Student Aid Report received after the FAFSA is processed will typically indicate your selection for verification. However, the Financial Aid Office may select additional applications for verification if conflicting or incomplete information exists. No financial aid awards will be made until the verification process is complete.

Students selected for verification will be asked to verify, at a minimum, the following: adjusted gross income, federal income tax paid, earned income credit, household size, number of family members in college, and untaxed income. Most students will be asked to complete a verification worksheet and provide copies of federal tax returns. In the course of verification, additional information may be required. Students are encouraged to respond to all correspondence as soon as possible. Delays in completing verification may jeopardize your eligibility for some financial aid programs. If discrepancies are found during verification, the Financial Aid Office will transmit the corrected information to the Federal Processor. The results are usually received within seven days. Once the corrected financial aid information is received and provided all other eligibility requirements are met, an official financial aid award letter will be mailed.

## Sources of Financial Aid

### Federal Financial Aid Programs

Federal Perkins Loan is a low interest, repayable loan awarded to undergraduate and graduate students with *exceptional* financial need (students with the lowest expected family contribution.) The interest rate is 5% and no interest accrues on the loan while the borrower is enrolled half time and during the grace period. Repayment begins nine months after graduating or withdrawal from school. This loan program has cancellation provisions for critical fields of

study. Unlike Federal Stafford Loans, funding in this program is limited. Contact the Financial Aid Office for more information.

Federal Stafford Loan is a low interest, repayable loan available to undergraduate and graduate students regardless of income. The interest rate is variable on Stafford loan but will never be more than 8.25%. The interest rate is adjusted each July 1. Federal Stafford Loans allow for a six (6) month grace period before the borrower begins repayment. Borrowers have a maximum of ten (10) years to repay their student loan. Loans are available through banks, credit unions, and other lending institutions. The only qualification for receiving a Federal Stafford Loan is to meet the eligibility requirements for financial assistance. The student is not subject to credit approval for this loan. All eligible financial aid participants may borrow from the Federal Stafford Loan program.

The Stafford Loan Program is composed of two loan types, subsidized and unsubsidized. A *subsidized loan* is awarded on the basis of financial need. Subsidized loan borrowers will not pay interest on the loan while enrolled in school, during the grace period, or during authorized periods of deferment. The federal government pays the interest. An *unsubsidized loan* is not awarded on the basis of need. Any student regardless of income may participate in this loan program. However, interest does accrue while the student is enrolled in school, during the grace period, and during deferment periods. The borrower has the option of paying the accrued interest or having the interest capitalized. Capitalization adds the interest to the principal amount of your loan. This option will increase your loan payments.

The annual maximum awards from the Federal Stafford Loan Program are dependent on the borrower's classification and dependency status as indicated in the chart below.

#### **Annual Loan Limits**

<i>Classification</i>	<i>Graduate Student</i>
Subsidized Stafford Loan	\$8,500.00
Unsubsidized Stafford Loan	\$10,000.00

The Federal Stafford Loan Program has a maximum aggregate (lifetime) limit on the amount of funds you may borrow. The aggregate loan limit for graduate student is \$138,000.

#### **Loan Repayment**

Student loans are excellent sources of financial assistance in defraying education costs. However, borrowers should always remember that they are obligated to repay these loans. LaGrange College encourages students to borrow responsibly. The chart in the Appendix on page 28 provides typical repayment information of student loans and assumes unsubsidized borrowers paying interest while enrolled and during the grace period.

## **Georgia Student Assistance Programs**

HOPE Teacher Scholarship provides forgivable loans to Georgia residents pursuing advanced education degrees in critical fields.

### **Disbursement of Financial Aid**

All financial aid funds are credited directly to the student's account. The funds are applied towards current tuition, fees, room, board, and other charges as authorized by the student. Financial aid recipients should be aware that financial aid funds are for educational expenses only and that those students who fail to enroll or attend classes are not eligible for financial aid awards. Disbursements will only be made to students who have submitted all required documents for disbursement, are registered, meeting satisfactory academic progress standards, and are enrolled for the appropriate number of credits hours to establish eligibility for individual financial aid programs. Financial aid disbursements are based on the recipient's enrollment status at the conclusion of late registration.

Recipients of Federal Perkins and Federal Stafford must be enrolled at least halftime to qualify for each disbursement. Borrowers who fail to register half time will have their loan funds returned to the lender and future disbursements cancelled. New borrowers and transfer students are required to complete entrance loan counseling before loan proceeds may be disbursed. Federal Stafford loans are disbursed electronically and credited to the student's account. Perkins borrowers must sign their promissory note for each disbursement of their loan.

### **Disbursement of Excess Financial Aid**

Students with residual financial aid funds after tuition, fees, room, board, and other authorized charges are paid will receive a refund of the remaining credit balance within 14 days of the first day of classes or 14 days from the date the credit occurs (if after final registration). All refunds must be retrieved from the Business Office and require a picture ID before disbursement. If the student wishes to leave the credit balance on their account for subsequent terms, he/she must sign an authorization form with the Business Office.



## **Academic Policies**

### **Class Attendance Regulations**

A student is expected to attend all classes, including labs, for all courses for which he or she is registered. The student is solely responsible for accounting to the instructor for any absence. An instructor may recommend that the Vice President for Academic Affairs and Dean drop from class, with a grade of "W" or "WF", any student whose absences are interfering with satisfactory performance in the course.

### **Probation and Dismissal**

#### **A. Probation**

Graduate students whose cumulative GPA falls below 3.0 at the end of a term or who fail to make sufficient academic progress will be placed on academic probation. The students will receive a letter from the Vice President for Academic Affairs and Dean informing them of their status. Students may remain on academic probation for two terms. The Summer Term is considered a regular term in the College's graduate programs. These students are no longer on probation when their cumulative GPA becomes 3.0 or above. In the event that their GPA does not rise to 3.0 or above within two consecutive terms from the date of academic probation, the students are subject to dismissal from the College. Only graduate courses taken at LaGrange College will be used to compute GPA.

#### **B. Dismissal**

Graduate students may not be dismissed from graduate studies for academic reasons unless they were first placed on academic probation. Graduate students who have been dismissed from graduate studies normally will not be readmitted unless it is mathematically possible that they can achieve a GPA of 3.0 or above prior to completing standard degree requirements. Students who are dismissed for academic reasons may appeal their dismissal to the Vice President for Academic Affairs and Dean within ten (10) working days following receipt of their notice.

### **Academic Calendars**

The Graduate programs in Education follow the 4-1-4 academic calendar of the Day program. The Master of Business Administration program adheres to the quarter schedule of the Evening College.

### **Honor Code**

All students at LaGrange College are bound by the Honor Code, which states,

As a member of the student body of LaGrange College, I confirm my commitment to the ideals of civility, diversity, service, and excellence. Recognizing the significance of



personal integrity in establishing these ideals within our community, I pledge that I will not lie, cheat, steal, nor tolerate these unethical behaviors in others.

The Honor Council, composed of ten students, deals with students accused of violating the Honor Code. The Honor Council is selected each spring by the outgoing Chair of the Honor Council, the President of the Student Government Association, and the Vice President for Academic Affairs and Dean. A member of the faculty serves as advisor. Members of the faculty are strongly urged to support the efforts of the Honor Council by reporting all suspected violations of the Honor Code. The Honor Code assumes that any student witnessing or otherwise having knowledge of an Honor Code violation will report the violation to the course instructor, the Chair of the Honor Council, or the Vice President for Academic Affairs and Dean. (For a complete description of the Honor Code, please see the *Student Handbook*.)

The following are violations of the Honor Code:

1. Lying.
2. Cheating by either giving aid to or receiving aid from a student or other source without the consent of the faculty member or plagiarizing (using another person's words or ideas without documenting them properly).
3. Stealing (intentionally taking or appropriating without right or permission any individual, organizational, or institutional property. This includes, but is not limited to, stealing off campus, stealing from any person or business representatives on this campus, stealing from a computer company or any other computer-related theft, from the telephone system, vending machines, a residence hall visitor, or any other business while it is on this campus, and removal of any material or equipment from the Library or other facilities without permission.)
4. Failure to report a violation of the Honor Code.
5. Failure to appear before the Honor Council as requested by written notice.
6. Failure to maintain confidentiality regarding an Honor Council case.

Sanctions include a grade of "F" in the course, suspension for one academic term, or dismissal from the College. Suspension or dismissal includes a grade of "F" in the appropriate course or courses.

### **Academic Appeals**

Graduate students at LaGrange College have the right to appeal academic decisions including grades. Appeals by students must be in writing and the response to the student must be written. Appeals must first be submitted to the level which originated the decision.

## **A. Grade Appeals**

An appeal of a grade must be submitted first to the professor who assigned the grade. If not resolved satisfactorily, the appeal must be submitted in writing to the Graduate Council. The chair of the Graduate Council will appoint a subcommittee of three committee members, none from the originating department. Their decision is final.

## **B. Other Academic Appeals**

Appeals other than grades should be filed in the following order if not resolved at a lower level: Professor, Department Chair, Division Chair, the Graduate Council, Vice President for Academic Affairs and Dean, and ultimately, the President. As an example, an appeal of a policy or decision must be submitted to the department. An appeal of a College requirement must be submitted to the Vice President for Academic Affairs and Dean.

## **Degree Requirements and Courses: Graduate Education Programs**

### **Introduction**

The Education Department of LaGrange College offers two masters degree programs. The Master of Arts in Teaching (M.A.T.) is a "fifth year" program for those holding a bachelors degree in a certifiable secondary field in the State of Georgia. The Master of Education in Curriculum and Instruction (M.Ed.) is an advanced degree for practicing educators.

### **Application for Admission to Programs**

#### **Admission Requirements: Master of Arts in Teaching**

Prospective candidates will be evaluated and screened by the LaGrange College Graduate Admissions Committee. Course work will be examined to determine if it follows the standards of professional organizations such as the NCTM and its appropriateness for the M.A.T. teacher education program. For **unconditional** acceptance to the Master of Arts in Teaching program, an applicant must:

1. provide evidence of a baccalaureate degree from an accredited college or university with cumulative grade point average of at least 2.5 (on a 4.0 scale);
2. submit official transcripts from each graduate and undergraduate institution attended;
3. forward a total score of 800 or above on the quantitative and verbal sections of the Graduate Record Examination **or** a score of 40 or above on the Miller's Analogy Test (the scores for either test must be less than five years old);
4. supply three letters of recommendation;

5. earn a minimum score on the TOEFL exam of at least 550 if English is not the applicant's primary language;
6. complete an interview with members of the Education Faculty if the Department Chair determines that such an interview is necessary;
7. verify that no criminal record or discharge from the armed services will prevent teacher certification;
8. confirm passing scores for the Praxis I requirement and also for the Praxis II requirement in the candidate's content area; and
9. present a completed application with a non-refundable \$20.00 fee.

### **Admission Requirements: Master of Education in Curriculum and Instruction**

Prospective candidates will be evaluated and screened by the LaGrange College Graduate Admissions Committee. For **unconditional** acceptance to the Master of Education program, an applicant must:

1. provide evidence of a baccalaureate degree from an accredited college or university with cumulative grade point average of at least 3.0 (on a 4.0 scale);
2. submit official transcripts from each graduate and undergraduate institution attended;
3. forward a total score of 800 or above on the quantitative and verbal sections of the Graduate Record Examination or a score of 40 or above on the Miller's Analogy Test (the scores for either test must be less than five years old);
4. supply three letters of recommendation;
5. earn a minimum score on the TOEFL exam of at least 550 if English is not the applicant's primary language;
6. complete an interview with members of the Education Faculty if the Department Chair determines that such an interview is necessary;
7. possess a state-approved teaching certificate;
8. verify that no criminal record or discharge from the armed services will prevent continuing teacher certification; and
9. present a completed application with a non-refundable \$20.00 fee.

### **Conditional Admission**

After interviewing with education faculty, students may be admitted conditionally if the results of the Praxis examination are pending, or if one of the other criteria falls marginally short of the minimum requirements. Student status will be reevaluated after six semester hours. The student has one semester in which to remove the probationary status. Failure to do so will result in being dropped from the program.



## **Teacher Certification**

The M.A.T. program includes a student teaching component and leads to secondary certification in the State of Georgia at level 5. Those completing the M.Ed. program are also completing requirements for level 5. Some M.Ed. candidates may choose to work with faculty members in developing a portfolio for National Board for Professional Teaching Standards (NBPTS) certification.

## **Grades**

All graduate programs require the student to maintain a grade-point of 3.0. No credit toward the degree will be awarded for any grade below 2.0 (C).

## **Time Limitations**

Candidates must complete all requirements for their degree within five years starting from the date of admission to the program. All courses or requirements that do not meet this requirement must be repeated.

## **Transfer Credit**

With the approval of the Department Chair, up to 6 semester hours of credit in appropriate courses from an accredited degree program may be applied toward a degree. Petitions for approval of transfer credit should be made to the Department Chair. The final 12 hours of study must be completed at LaGrange College.

## **Candidacy**

Admission to graduate study does not constitute admission to candidacy for a masters degree. Students must complete 18 semester hours of graduate credit with an overall grade average of 3.0 (B) or higher on graduate courses taken. No grades below a 2.0 (C) will be accepted. In the event a student does not meet candidacy requirements after 18 semester hours, the student will be placed on probationary status. The student has two semesters in which to remove the probationary status. Failure to do so will result in being dropped from the program. All requests for exceptions must be addressed to the Department Chair.

## **Graduation Requirements**

### **Master of Arts in Teaching**

All candidates shall successfully complete coursework with a 3.0 (B) average or better, student teach, and make an Exit Presentation. The Exit Presentation consists of a portfolio review, reflection upon student teaching, a teaching video clip, and a question-and-answer session.

## **Master of Education in Curriculum and Instruction**

All candidates shall successfully complete coursework with a 3.0 (B) average or better and complete and present their Graduate Field Project.

### **Extension and Correspondence**

Graduate credit is not allowed for work done in extension or by correspondence.

### **Course Load**

A graduate full-time course load is 6 semester hours for the summer session. M.A.T. candidates also take 9 semester hours in the fall, one interim course, and 12 semester hours of student teaching in the spring. The M.Ed. full-time course load is 6 semester hours. Loads may not be exceeded without permission from the Department Chair and the Vice President for Academic Affairs and Dean.

### **Financial Assistance**

Details about financial assistance may be obtained from the Office of Student Financial Aid. Funds may be available for graduate study through Georgia's HOPE Scholarships, the Callaway Foundation and other sources. The LaGrange College Teacher Discount is available to teachers in Troup and surrounding counties. Eligible students must be enrolled in the Masters of Education program and have teaching contracts at the time of enrollment. The discount is \$245 per course. For more information contact the Financial Aid office.

### **Applying for Graduation**

One semester prior to the anticipated date of graduation, the graduate candidate must file, through the advisor, an application for graduation with the Vice President for Academic Affairs and Dean. Any changes must be approved by the advisor and the Vice President for Academic Affairs and Dean. The applications for graduation are available from the Education Department office.

### **Guidance and Counseling**

1. Upon acceptance, the student is assigned an advisor.
2. With the help of the advisor, each student plans a program of study to satisfy the requirements of the selected masters program.
3. In order to establish definite goals as well as intermediate objectives, a periodic checklist and definite timetable will be mutually agreed upon by the student and advisor.
4. Students are responsible for seeking advisement and meeting graduation requirements.



## Courses

### Master of Arts in Teaching

Course	Title	Credit Hours
EDUC 6010	Assessment and Accountability	3
EDUC 6020	Educational Technology	3
EDUC 5020	Methods of Teaching and Learning	3
EDUC 5030	Research in Secondary Curriculum and Instruction	3
EDUC 5040	Affirming Diversity in the Classroom	3
EDUC 5060	Secondary Students with Special Needs	3
EDUC 5700	Student Teaching	12
EDUC 6030	Problems in Reading	3
EDUC 6040	Foundations of Curriculum and Instruction	3

### Master of Education in Curriculum and Instruction

Course	Title	Credit Hours
EDUC 6010	Assessment and Accountability	3
EDUC 6020	Educational Technology	3
EDUC 6030	Problems in Reading	3
EDUC 6040	Foundations of Curriculum and Instruction	3
EDUC 6050	Historical Perspectives of Education	3
PSYC 5504	Advanced Educational Psychology	3
EDUC 6060	Literature Across the Curriculum	3
EDUC 6070	Contemporary Issues in Curriculum and Instruction	3
EDUC 6080	Differentiated Instruction and Student Diversity	3
EDUC 6080L	Graduate Field Project	0
EDUC 6090	Educational Research	3

### Course Descriptions

#### **5020 Methods of Teaching and Learning (3)**

This course explores secondary teaching and learning from a pedagogic perspective. Models of teaching will be studied and applied. Includes field experience components.

#### **5030 Research in Secondary Curriculum and Instruction (3)**

Course focuses upon historical, descriptive, and experimental inquiry. Emphasis on interpretation of research, particularly in secondary curriculum and instruction. Overview of the inquiry process, fundamental statistics, issues of reliability and validity, and landmark research impacting educational practice.

#### **5040 Affirming Diversity in the Classroom (3)**

This course affirms student diversity and focuses upon the need for teachers to use a variety of instructional strategies in secondary education. Students will be

introduced to ways of differentiating instruction and will incorporate the prevailing theories of cognition and intelligence in their practice. Field experience component.

**5060 Secondary Students with Special Needs (3)**

A study of identification and diagnostic techniques for secondary teachers as related to areas of exceptionality among students, alternative styles of teaching to meet special needs, and related legal issues.

**5700 Student Teaching (12)**

Secondary pre-service teachers are placed in a local high school for a minimum of twelve weeks, gradually assuming total responsibility for their classes. They will participate in classroom teaching and observation, planning and evaluation conferences, and other school-related experiences with guidance provided by the cooperating teachers and College supervisor. Several seminars will be held in conjunction with these experiences and will address a variety of topics. Portfolio elements required.

**6010 Assessment and Accountability (3)**

This course is designed to acquaint students with the basic principles of assessing learning using many different techniques and strategies. Among the areas addressed will be theory, methods, standardized tests, and fundamental statistical concepts. In addition the students will study testing, grading, ethical considerations, and current issues in educational assessment.

**6020 Educational Technology (3)**

Connecting technology with teaching and research. Use of audio, video, and computers to increase learning, teacher efficiency and research capabilities.

**6030 Problems in Reading (3)**

A study of adolescent students with reading problems. This course addresses reading skill development in special populations including those with limited English abilities, problems in content reading assignments, and non-readers in the secondary school setting. Special attention is given to developing strategies for teaching reading and writing in secondary school curriculum to readers at various skill levels. Students from the M.A.T. and M.Ed. program will work together in developing resources for effective teaching based on the Georgia QCC objectives and standards from IRA and NCTE.

**6040 Foundations of Curriculum and Instruction (3)**

This course provides candidates with an overview of the theories and models that have shaped the way curricula have developed and the way processes, tools, and applications affect instructional practices. The course examines current educational issues that continue to shape curriculum and instruction in our schools.

**6050 Historical Perspectives of Education (3)**

This course uses an historical lens to explain why educational practices are as

they are today. The course includes primary research with historical material.

**6060 Literature Across the Curriculum (3)**

This course is designed to examine literature genres and current trends in children's and adolescents' literature with special focus on integrating the curriculum through books. Some emphasis will be placed on ways to select books wisely for instruction, pleasure, and enrichment. Other components include designing lessons and instructional resources using Georgia QCC objectives, award winning books, and standards from IRA and NCTE.

**6070 Contemporary Issues in Curriculum and Instruction (3)**

This course focuses primarily on curriculum and explores issues in curriculum and instruction from an educational literature perspective. Students will investigate curriculum development, implementation, and evaluation as well as local and national standards. Students will utilize texts and professional journals to become knowledgeable practitioners with regard to curriculum and instruction.

**6080 Differentiated Instruction and Student Diversity (3)**

This course affirms student diversity and addresses the need for teachers to use a variety of instructional strategies. Teachers will explore ways of differentiating instruction and will incorporate prevailing theories of cognition and intelligence in their practice. The course will address issues that may lead to Graduate Field Projects.

**6080L Graduate Field Project (0)**

Project proposal preparation.

**6090 Educational Research (3)**

This course focuses upon theory, methods, and basics of educational research. Students explore the inquiry process, fundamental statistics, and consider issues of reliability and validity. Use of Galileo, references and resources, statement of a problem, expression of hypotheses, research design, organizing the review of literature, gathering data, basic statistical analysis of data, reporting and discussing findings, and drawing conclusions are components of the course. Candidates will consider research opportunities for their Graduate Project.

**6300 Seminar: Education (3)**

Designed to meet individual needs of graduate students.

**PSYC 5504 Advanced Educational Psychology (3)**

A seminar course with emphasis upon motivation, methods of learning, ability level, behavioral characteristics, and individual differences.



## Degree Requirements and Courses: Master of Business Administration

### Statement of Purpose

The Master of Business Administration program is designed to afford area residents an opportunity to advance their formal business training while maintaining full-time employment. The primary purpose of the program is to assist students in their professional growth through a sequence of courses structured to enhance their personal skills and increase their managerial capabilities. The program places emphasis on the crucial importance of ethical decision-making and the increasing role global issues play in the management of the enterprise.

### Admission

#### Unconditional Acceptance

Prospective candidates will be evaluated and screened by the LaGrange College Graduate Admissions Committee. For **unconditional** acceptance, an applicant must:

1. provide evidence of a baccalaureate degree from an accredited college or university with cumulative grade point average of at least 2.5 (on a 4.0 scale);
2. submit official transcripts from each graduate and undergraduate institution attended;
3. forward scores on the Graduate Management Admissions Test no later than the end of the second term following provisional acceptance into the program (the scores for the test must be less than five years old);
4. supply a list of three references;
5. write an essay describing the applicant's work experience and future career objectives;
6. document a minimum of two years of work experience;
7. earn a minimum score on the TOEFL exam of at least 550 if English is not the applicant's primary language;
8. complete an interview with members of the Business Division if the Division Chair determines that such an interview is necessary; and
9. present a completed application with a non-refundable \$20.00 fee.

#### Other M.B.A. (*Temporary*) Admission Classifications

1. **Conditional:** if one or more of the above seven admission requirements is not completed (for example, the applicant has not yet taken the GMAT). This is a temporary status which will be changed when the item is completed. The item must be completed before a student has earned 20 hours of credit in the program.
2. **Probational:** if the applicant is deficient on one or more of the above seven requirements (for example, the applicant has an undergraduate grade point average below 2.5). Normally this is a temporary status

that will be changed when the student has demonstrated the ability to do satisfactory work. The student may take no more than 20 hours under this or any other temporary admission classification.

3. **Non-degree:** if the applicant wants to commence graduate work before the Graduate Admission Committee has considered his/her application. To insure that this is a temporary status, the student may not take more than 20 hours under this or any other temporary admission classification.

### **Academic Load**

Ten credit hours per term are considered a full academic load.

### **Transfer Credit**

No more than 10 quarter hours of credit of acceptable work (with a grade of B or better) taken within five years of admission into the M.B.A. program may be transferred from another institution. The final 20 quarter hours must be completed at LaGrange College.

### **Time Limitations**

Candidates must complete all requirements for their degree within five years starting from the date of admission to the program. All courses or requirements that do not meet this requirement must be repeated.

### **Candidacy**

Admission to graduate study does not constitute admission to candidacy for a masters degree. Students must complete 30 quarter hours of graduate credit with an overall grade average of 3.0 (B) or higher on graduate courses taken. No grades below a 2.0 (C) will be accepted. In the event a student does not meet candidacy requirements after 30 quarter hours, the student will be placed on probationary status. The student has two terms in which to remove the probationary status. Failure to do so will result in being dropped from the program. All requests for exceptions must be addressed to the Division Chair.

### **Extension and Correspondence**

Graduate credit is not allowed for work done in extension or by correspondence.

### **M.B.A. Course Requirements**

**Foundation Courses:** These may be exempted in whole, or in part, upon evidence of satisfactory undergraduate preparation.



BUA 501 Accounting Fundamentals  
BUA 531 Marketing Fundamentals  
BUA 541 Finance Fundamentals

**Degree Requirements - Level I**

BUA 601 Managerial Accounting  
BUA 603 Quantitative Methods of Management  
BUA 621 Organizational Behavior  
BUA 636 Marketing Management  
BUA 642 Managerial Finance  
BUA 676 Selected Readings or  
BUA 615 Managerial Macro-Economics

**Degree Requirements - Level III Electives (five courses required)**

BUA 600 Effective Business Communication  
BUA 606 Applied Decision Sciences  
BUA 609 Computers in Business II  
BUA 612 Managerial Micro-economics  
BUA 623 Interpersonal Relations in Organizations  
BUA 624 Operations Management  
BUA 626 History of Business  
BUA 627 Entrepreneurship  
BUA 628 Human Resource Management  
BUA 640 Research Methods  
BUA 680 Special Topics  
BUA 695/696 Directed Independent Research

**Degree Requirements - Level II**

Required Capstone Course: BUA 671 Management Simulation

**Additional Requirements**

A comprehensive Masters paper and oral review, scheduled during the student's last term, are requirements for graduation. Up to two C's, but no D's, in 600 level courses are accepted.

**Completion of Requirements**

The time limit for completing the M.B.A. degree is five years from the date of initial matriculation. Once this time limit expires, the student must submit a written application for an extension (indicating a completion timetable) to the Director of the M.B.A. program, and at the discretion of the graduate business faculty, must revalidate courses whose currency has expired.

**Applying for Graduation**

M.B.A. students must submit a graduation petition to the office of the Vice President for Academic Affairs and Dean no later than one week following

pre-registration for the final term. Graduation petitions are available from the M.B.A. Academic Advisor.

## **M.B.A. Course Descriptions**

### **Preparatory Courses (Prefix BUA)**

#### **501 Accounting Fundamentals (5)**

This course will introduce students to the basic concepts in accounting including the analysis of financial statements as a basis for decision-making and problem-solving tools.

#### **531 Marketing Fundamentals (5)**

An introduction to the important principles of marketing management, the marketing perspective, marketing strategy planning, and the critical importance of this approach on the overall effectiveness of the total enterprise.

#### **541 Finance Fundamentals (5)**

A comprehensive survey of the basic tools and models utilized in contemporary financial management decisions. Topics include analysis of financial statements, time value of money calculations, stock and bond valuation, valuation of physical assets, determination of cost of capital, and risk-return tradeoffs.

### **LEVEL I - Six courses: required**

#### **601 Managerial Accounting (5) Spring**

The study of the uses of accounting information in support of the managerial functions of planning and control as well as the analysis and interpretation of cost data relevant to business policy implementation.

Prerequisites: BUA 501 or equivalent preparation

#### **603 Quantitative Methods for Management (5) Fall**

An examination of the major quantitative tools available to analyze business problems and evaluate alternative solutions. Topics include regression, programming and network models.

#### **621 Organizational Behavior (5) Winter**

A study of the major historical perspectives, and the current challenges and opportunities, with respect to maximizing human resource development and effectiveness. Particular emphasis on key aspects of the current literature, and on building individual models of understanding of this dynamic challenge.

#### **636 Marketing Management (5) Fall**

Advanced study of selected strategic management aspects of the marketing function with special emphasis on key information-gathering and decision-making processes.

**642 Managerial Finance (5) Fall**

A study of the theory, principles, analytical procedures and problem-solving techniques incorporated in the management of the firm's flow of funds. Includes such topics as: capital structure, financing, working capital management, and maximization of market values.

*And one of the two courses listed below:*

**676 Selected Readings (5) Spring**

The course is designed to allow critical review of the concepts and thought undergirding current management practice, shaping tomorrow's management style, and influencing the evolution of the environment in which we manage. Prerequisite: 40 or more credit hours in 600 M.B.A. level courses including BUA 621, 636 and 642

**615 Managerial Macro-economics (5) Winter**

As a course in applied macro-economics, Managerial Macro-Economics examines, within the framework of managerial decision-making, the economic theories and policy choices in national and global economic issues.

**Level II - Elective Courses: Four courses required****600 Effective Business Communication (5)**

A study and application of techniques designed to develop more effective written and oral presentations, reports, and research analyses.

**612 Managerial Micro-Economics (5)**

As a course in applied micro-economics, Managerial Micro-Economics focuses on the utilization of micro-economic principles in conjunction with mathematical and statistical tools used to analyze and/or to make business decisions.

**620 Law of Commercial Transactions (5)**

The course will focus on the Uniform Commercial Code as it relates to business transactions in the areas of sales, commercial paper and secured transactions.

**623 Interpersonal Relations in Organizations (5)**

A study of human interaction in the organizational context. Topics to be covered include self-concept, values, attitudes, prejudice, perception and interpersonal attraction.

**624 Operations Management (5)**

Study of the major methods and practices in the field of operations management. Particular emphasis is placed on managerial problem-structuring and decision-making practices in this context and on the major concepts and models utilized in effective operations management.

**626 History of Business (5)**

A survey of business in Western civilization, beginning with the commercial revolution, this course emphasizes the American experience from the Colonial period. Attention is paid to developments in technology, organizational structure and management theories.

**627 Entrepreneurship (5)**

A study of entrepreneurship and its role in our socioeconomic systems, and the basic business and management function involved in the initiation and operation of a small business. Emphasis will be placed on the development and presentation of a comprehensive proposal for the initiation of a business enterprise by each individual student.

**628 Human Resource Management (5)**

Study of the major activities of the human resource management function, and of their influences on employee effectiveness and their relationships to such external influences as labor markets and governmental regulation.

**640 Research Methods**

Focuses on the survey research process and the analysis of data. Covers topics such as problem definition, research design, sampling techniques, questionnaire development, data collection methods, and data analysis. Prerequisite: BUA 636.

**680 Special Topics**

A series of special topic courses providing students with exposure to issues and concepts not covered in their regular course work.

**695/696 Directed Independent Research (5)**

The independent research is available to students who wish to pursue an in-depth study of a business/economics topic beyond what is covered in the regular course offerings. No more than 10 quarter hours may be applied toward the student's graduation requirements.

**LEVEL III - Capstone Course: required****671 Management Simulation (5) Spring**

Use of a microcomputer-based business simulation model to integrate concepts and learning related to all functional areas of the firm. The course is designed to further develop problem-solving skills in an environment specifically designed to simulate the real business world, to provide the student with an understanding of the external, non-market implications of problems that affect internal decisions, and to exercise interpersonal and communication skills in a team approach to decision-making. Prerequisites: 45 or more credit hours in 600 M.B.A. level courses including BUA 621, 636, and 642



## **Graduate Faculty**

### **Business Division**

Jon Birkeli (1987)

Ely R. Callaway, Sr. Chair in International Business

Chair of Business Division

A.B. Lenoir-Rhyne College

Ph.D. University of South Carolina

Roland B. Cousins (1990)

Professor of Management

B.S., M.S., Virginia Tech

D.B.A. Indiana University

Jennifer L. Hampton (2000)

Assistant Professor of Law and Accounting

B.S., University of Georgia

M.Tx., Georgia State University

J.D., University of Chicago; CPA

Lisa McNary (2000)

Adjunct Professor of Management

B.A., Louisiana State University

M.S., Lamar University

Ph.D., University of New Mexico

Post-Doctoral Study, The Ohio State University

Kevin C. Reidy (1990)

Assistant Professor of Law and Accounting

B.A., Gettysburg College

M.S., State University of New York-Binghamton

J.D., State University of New York-Buffalo; CPA, CMA

Lydia W. Rosencrants (1999)

Boatwright Assistant Professor of Accounting

and Accounting Program Director

B.S., Accounting, University of Richmond

Ph.D., Accounting, Michigan State University, CPA, CMA

Julie Z. Sneath (1999)

Assistant Professor of Marketing

B.S., University of Arkansas

M.S., Ph.D., Georgia State University



## **Education Division**

Jennifer S. Harrison, (1995)

Associate Professor of Education; Chair, Division of Education

Baccalaureate, University of Warwick

M.Ed., University of Colorado

Ph.D., University of Florida

Joyce Hillyer (1995)

Associate Professor of Education

A.S., Southern Union Junior College

B.S., M.Ed., Ed.D., Auburn University

Evelyn B. Jordan (1977)

Professor of Education

A.A., Middle Georgia College

B. S., University of Georgia

M.Ed., Ed.D., Auburn University

Dara V. Wakefield (1996)

Assistant Professor of Education

B.A., Southwest Baptist College

M.R.E., Southwestern Baptist Theological Seminary

Ed.D., Baylor University

## **Faculty from Other Departments**

Joseph J. Cafaro (1984)

Professor of History

A.A., Manatee Junior College

B.A., Florida Atlantic University

M.A., Ph.D., Florida State University

Nina Dulin-Mallory (1989)

Associate Professor of English; Chair, Department of English

B.A., Clemson University

M.Ed., LaGrange College

Ph.D., Auburn University

Charles H. Evans (1981)

Professor of Psychology

B.S., M.S., Ph.D., University of Georgia

S. G. Hornsby (1966)

Professor of English

B.S. Ed., M.A., University of Georgia

Ph.D., Auburn University

John C. Hurd (1974)

Professor of Biology; Chair, Department of Biology

B.S., Alabama College

M.S., Ph.D., Auburn University

Charles P. Kraemer (1978)

Professor of Psychology; Chair, Division of Social and Behavioral Sciences

B.A., LaGrange College

M.S., Ph.D., University of Georgia

Greg A. McClanahan (1988)

Candler Professor of Mathematics; Chair, Department of Mathematics

B.S., M.S., Auburn University

Ph.D., Clemson University

Frederick V. Mills (1967)

Professor of History; Chair, Department of History

A.B., Houghton College

S.T.B., Temple University

M.Th., Princeton University

M.A., Ph.D., University of Pennsylvania

William G. Paschal (1994)

Associate Professor of Biology

B.S., Saint Joseph's College

Ph.D., Indiana University School of Medicine

Bailey Brooks Shelhorse, Jr. (1968)

Professor of Mathematics and Computer Science

A.B., LaGrange College

M.A., Louisiana State University

M.Ed., Washington State University

M.S., University of Evansville

Ph.D., Georgia State University

Kevin L. Shirley (1998)

Assistant Professor of History

B.A., M.A. (history), M.A. (religion), Ph.D., Florida State University

Timothy N. Taunton (1984)

Associate Professor of Art and Design

B.A., University of Arkansas-Little Rock

M.F.A., Louisiana State University

Brenda W. Thomas (1989)  
Associate Professor of English  
A.B., Samford University;  
M.A., Auburn University  
Ph.D., Georgia State University

Carol M. Yin (1991-1994, 1996)  
Associate Professor of Mathematics  
B.S., M.A.M., Ph.D., Auburn University

Kuo-chuan Yin (1994)  
Associate Professor of Mathematics  
B.S., National Chung Hsing University  
M.S., Ph.D., Auburn University

## Appendix: Loan Repayment Table

This chart provides typical repayment information of student loans and assumes unsubsidized borrowers paying interest while enrolled and during grace period.

Amount Borrowed	Number of Payments	5% Payment	5% Total Interest	8.25% Payment	8.25% Total Interest	9% Payment	9% Total Interest
\$ 1,000	18	\$ 58	\$ 40	\$ 59	\$ 67	\$ 60	\$ 73
2,000	36	60	158	63	265	64	290
2,625	48	60	277	64	466	65	511
3,000	60	57	397	61	671	62	737
3,500	72	56	558	62	949	63	1,042
4,000	84	57	749	63	1,279	64	1,406
5,000	120	53	1,364	61	2,359	70	2,861
5,500	120	58	1,500	67	2,595	70	2,861
6,000	120	64	1,637	74	2,831	76	3,121
7,000	120	74	1,910	86	3,303	89	3,641
8,000	120	85	2,182	98	3,775	101	4,161
8,500	120	90	2,319	104	4,011	108	4,421
9,000	120	95	2,455	110	4,246	114	4,681
10,000	120	106	2,728	123	4,718	127	5,201
11,000	120	117	3,001	135	5,190	139	5,721
12,000	120	127	3,273	147	5,662	152	6,241
13,000	120	138	3,546	159	6,134	165	6,765
14,000	120	148	3,819	172	6,606	177	7,281
15,000	120	159	4,092	184	7,077	190	7,802
16,000	120	170	4,365	196	7,549	203	8,322
17,000	120	180	4,637	208	8,021	215	8,842



18,000	120	191	4,910	221	8,493	228	9,362
19,000	120	202	5,183	233	8,965	241	9,882
20,000	120	212	5,456	245	9,437	253	10,402
21,000	120	223	5,729	257	9,908	266	10,922
22,000	120	233	6,001	270	10,380	279	11,442
23,000	120	244	6,274	282	10,852	291	11,962
24,000	120	255	6,547	294	11,324	304	12,482
25,000	120	265	6,820	307	11,796	317	13,003
26,000	120	276	7,092	319	12,268	329	13,523
27,000	120	286	7,365	331	12,739	342	14,043
28,000	120	297	7,638	343	13,211	354	14,563
29,000	120	308	7,911	356	13,683	367	15,083
30,000	120	318	8,184	368	14,155	380	15,603
32,000	120	339	8,729	392	15,099	405	16,643
34,000	120	361	9,275	417	16,042	430	17,683
36,000	120	382	9,820	441	16,986	456	18,724
38,000	120	403	10,366	466	17,930	481	19,764
40,000	120	424	10,911	490	18,873	506	20,804
42,000	120	445	11,457	515	19,817	532	21,844
44,000	120	467	12,003	539	20,761	557	22,884
46,000	120	488	12,548	564	21,704	582	23,925
48,000	120	509	13,094	588	22,648	608	24,965
50,000	120	530	13,639	613	23,592	633	26,005





